

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

215-627-1322

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

MidFirst Bank



Order Filed on July 1, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Walter C Parker Jr

Debtor

Case No.: 23-17260 ABA

Hearing Date: 6/10/2025 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DRFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 1, 2025

A handwritten signature in black ink, appearing to read "ABJ", written over a horizontal line.

Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: Walter C Parker Jr

Case No: 23-17260 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 193 Dubois Avenue, West Deptford, NJ, 08096, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Anthony Landolfi, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 12, 2025, Debtor is due for the March 2025 through June 2025 post-petition payments for a total post-petition default of \$4,999.60 (4 @ \$1,634.90 less suspense \$1,540.00); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,999.60 will be paid over twelve months by Debtor remitting \$416.63 per month for eleven months and \$416.67 for one month, which additional payments shall begin on July 1, 2025, until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2025, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$250.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.